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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:

Fearnley & Califf, PLLC
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FHA Case No.: 281-310931

State of Mississippi

County of DeSoto

SPECIAL WARRANTY DEED

INDEXING INSTRUCTIONS: Lot 162, Sec d, Kingston West S/D, Sec 28, T1S, R8W, Plat Book 51, Page 34, DeSoto Co, MS

This Indenture, made this 7th day of July, 2011, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other good and valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged,

**Shaun Donovan, Secretary of Housing and Urban Development of Washington, D.C.,
(Grantor)**

40 Marietta Street
Five Points Plaza
Atlanta, GA 30303
(404) 331-4576
No Second Number

party of the first part, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto,

**Chastity F. Carter,
(Grantee(s))**

3395 Greenway
Horn Lake, MS 38637
(901) 871-2278
No Second Number

as her sole and separate property, party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 162, Section "D", Kingston West Subdivision, situated in Section 28, Township 1 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 51, Page 34, in the Chancery Clerk's Office of DeSoto County, MS.

This Deed not to be in effect until: July 14, 2011

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the Grantee(s), forever, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the Grantor.

Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy resources lying in, on and under the above described property.

Subject to any environmental condition existing upon the subject property which would cause said property to be in violation of any State and/or Federal Environmental Protection Act.

Subject to any and all covenants, restrictions, easements, conditions and rights-of-way, whether of record or of use, which affect the real property, hereby conveyed; and subject to any state of facts an accurate survey would show.

In Witness whereof the undersigned Susha Simon, who acknowledged that she/he is HUD's Delegated Authority of PEMCO Limited, and has set her/his hand and seal for and on behalf of the said the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 4837-D-57 (July 25, 2005), as amended.

Secretary of Housing and Urban Development

By: S. Simon
Its: Authorized Signatory

STATE OF GEORGIA
COUNTY OF FULTON

Personally appeared before me, the undersigned authority in and for said county and state, on this 14th day of July, 2011, within my jurisdiction, the within named Susha Simon who acknowledged to me that she/he with is HUD's Delegated Authority of PEMCO Limited, and has set her/his hand and seal for and on behalf of the said the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 4837-D-57 (July 25, 2005), as amended, and as the act and deed of said an LTD and the Secretary of Housing and Urban Development, she/he executed the above and foregoing instrument, after first having been duly authorized by said an LTD and the Secretary of Housing and Urban Development so to do.

My Commission Expires: 2/7/2015
(Seal)

N. Rice
NOTARY PUBLIC

Parcel No.: 1 08 8 28 13 0 00162 00

Mail Tax Bills to: Chastity F. Carter
4166 Blackstone Drive
Horn Lake, MS 38637

Property Address: 4166 Blackstone Drive
Horn Lake, MS 38637



NICHOLAUS A. RICE
FULTON COUNTY, GEORGIA
NOTARY PUBLIC
MY COMMISSION EXPIRES
FEBRUARY 7TH, 2015

Prepared by:
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